

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

<b>IN RE:</b>	)	<b>CHAPTER 13</b>
<b>DWAYNE TERRELL ZANDERS</b>	)	<b>CASE: A18-59670-JWC</b>
	)	
	)	
<b>DEBTOR</b>	)	

**CHAPTER 13 TRUSTEE'S OBJECTION TO CONFIRMATION  
AND MOTION TO DISMISS CASE**

COMES NOW, Nancy J. Whaley, the Standing Chapter 13 Trustee herein, and objects to Confirmation of the plan for the following reasons:

1.

The Debtor's payments under the proposed plan are not current, thus indicating that this plan is not feasible. 11 U.S.C. Section 1325(a)(6).

2.

The Trustee requests a copy of the Debtor's amended 2017 tax return in order to determine the accuracy and veracity of the plan and/or Schedules. 11 U.S.C. Section 521(1), 11 U.S.C. Section 1325(a)(3), and 11 U.S.C. Section 1325(b)(1)(B).

3.

The Chapter 13 schedules fail to accurately reflect the Debtor's income, thereby preventing the contribution of all projected disposable income to this plan in possible violation of 11 U.S.C. Section 1325(b)(1)(B).

4.

After review of scheduled income and anticipated household expenses, Debtor's proposed budget may fail to provide sufficient funds for ordinary living expenses in possible violation of 11 U.S.C. Section 1325(a)(6).

5.

The proposed plan payment is insufficient to fund creditors and attorney fees pursuant to the set payments in the plan.

6.

The plan fails to treat the Internal Revenue Service and TitleMax in violation of 11 U.S.C. Section 1322(a) and/or 11 U.S.C. Section 502(a).

WHEREFORE, the Trustee moves the Court to inquire into the above objections, deny Confirmation of the Debtor's plan, and to dismiss the case.

This the 19th day of July, 2018.

Respectfully submitted,

/s/ \_\_\_\_\_  
Ryan J. Williams  
Attorney for the Chapter 13 Trustee  
State Bar No. 940874

**CERTIFICATE OF SERVICE**

Case No: A18-59670-JWC

This is to certify that I have this day served the following with a copy of the foregoing Chapter 13 Trustee's Objection To Confirmation And Motion To Dismiss Case by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

**Debtor(s)**

DWAYNE TERRELL ZANDERS  
1685 STOKES AVENUE SW  
ATLANTA, GA 30310

**By Consent of the parties,** the following have received an electronic copy of the foregoing Chapter 13 Trustee's Objection To Confirmation And Motion To Dismiss Case through the Court's Electronic Case Filing system.

**Debtor(s) Attorney:**

KING & KING LAW LLC  
karen.king@kingkingllc.com

This the 19th day of July, 2018.

/s/ \_\_\_\_\_

Ryan J. Williams  
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